

In re:
Gwendolyn Anne Taylor
Miranda Nicole Taylor
Debtors

Case No. 19-10138-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Dec 28, 2022

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2022:

Recip ID	Recipient Name and Address
db	+ Gwendolyn Anne Taylor, 728 Market Street, Bangor, PA 18013-1704
jdb	#+ Miranda Nicole Taylor, 728 Market Street, Bangor, PA 18013-1704
14255749	+ AMS Servicing Group, NDSL-CB ANALYST, P.O. Box 3176, Winston Salem, NC 27102-3176
14255773	Bako, 6240 Shiloh Rd, Alpharetta Rd, GA 30005-8347
14255750	+ CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14255788	+ CF Medical LLC, 4300 S. HWY 27, Suite 201, Clermont, FL 34711-8067
14255786	+ CMPPTNRS/MD INST ART, P.O. Box 3176, Winston Salem, NC 27102-3176
14255757	+ Coergent Outsourcing, Inc., 800 SW 39St, Renton, WA 98057-4927
14255761	+ ConServ-Continental Service Group, P.O. Box 3023, Niagara Falls, NY 14304-7323
14255783	+ CrossCountry MTG/DoveNMU, 1 Corporate Dr, STE 360, Lake Zurich, IL 60047-8945
14255776	#+ Fed Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
14255751	+ Financial Recoveries, P.O. Box 1022, Wixom, MI 48393-1022
14255754	+ Health Network Laboratories, P.O. Box 789581, Philadelphia, PA 19178-9581
14255767	+ Keystone Collections Group, 546 Wendel Rd, Irwin, PA 15642-7539
14255766	LTD Financial Services, LP, 3200 Wilcrest, Suite 600, Houston, TX 77042-6000
14255753	Lehigh Valley Health Network, P.O. Box 781733, Philadelphia, PA 19178-1733
14255752	+ Lehigh Valley Health Network, P.O. Box 4067, Allentown, PA 18105-4067
14255770	+ Lehigh Valley Health Network Laboratories, P.O. Box 789581, Philadelphia, PA 19178-9581
14255755	+ Medical Imag. Of Lehigh Valley, P.O. Box 3226, Allentown, PA 18106-0226
14255759	Security Credit Systems, Inc., 100 River Rock Dr., Ste 200, Buffalo, NY 14207-2163
14255762	+ THD/CBNA, P.O. Box 9001010, Louisville, KY 40290, Northland Group, P.O. Box 390846 Minneapolis, MN 55439-0846

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 28 2022 23:56:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 28 2022 23:56:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14255777	+ Email/Text: bncnotifications@pheaa.org	Dec 28 2022 23:56:00	AES/PHEAA, P.O. Box 2461, Harrisburg, PA 17105-2461
14255763	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2022 23:56:00	Atlantic Credit & Finance Inc., P.O. Box 13386, Roanoke, VA 24033-3386
14255778	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 28 2022 23:56:00	Barclays Bank Delaware, P.O. Box 8803,

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			Wilmington, DE 19899-8803
14255764	+ Email/Text: bankruptcy@cavps.com	Dec 28 2022 23:56:00	Cavalry, P.O. Box 520, Valhalla, NY 10595-0520
14255765	+ Email/Text: bankruptcy@cavps.com	Dec 28 2022 23:56:00	Cavalry Portfolio Services, 500 Summit Lake Dr., STE 400, Valhalla, NY 10595-2321
14275181	+ Email/Text: bankruptcy@cavps.com	Dec 28 2022 23:56:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14290451	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 00:00:07	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14255756	+ Email/Text: convergent@ebn.phinsolutions.com	Dec 28 2022 23:56:00	Covergent Outsourcing, Inc., P.O. Box 9004, Renton, WA 98057-9004
14412634	Email/Text: ECMCBKNotices@ecmc.org	Dec 28 2022 23:56:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14255787	+ Email/Text: bnc-capio@quantum3group.com	Dec 28 2022 23:56:00	MBA Law Offices/CAPIO, 3400 Texoma PKWY, STE 100, Sherman, TX 75090-1916
14262968	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2022 23:56:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14255768	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2022 23:56:00	Midland Credit Management Inc., P.O Box 51319, Los Angeles, CA 90051-5619
14255769	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2022 23:56:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2710
14255784	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 28 2022 23:56:00	Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14258033	^ MEBN	Dec 28 2022 23:51:45	Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14272532	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 28 2022 23:56:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14255760	Email/Text: bankruptcies@penncredit.com	Dec 28 2022 23:56:00	Penn Credit Corp, P.O. Box 69703, Harrisburg, PA 17106
14293167	+ Email/Text: bncnotifications@pheaa.org	Dec 28 2022 23:56:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14255758	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2022 00:00:07	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14286211	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2022 00:00:07	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14262062	Email/Text: bnc-quantum@quantum3group.com	Dec 28 2022 23:56:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14256396	+ Email/PDF: gecsed@recoverycorp.com	Dec 29 2022 00:00:07	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14255779	+ Email/PDF: gecsed@recoverycorp.com	Dec 29 2022 00:00:07	Synchrony Bank/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
14255780	+ Email/PDF: gecsed@recoverycorp.com	Dec 29 2022 00:00:20	Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14255781	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 00:00:21	The Home Depot/Citi Bank, P.O. Box 6497, Sioux Falls, SD 57117-6497
14319076	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 28 2022 23:56:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING, PO BOX 8973, MADISON, WI 53708-8973
14343323	Email/Text: EDBKNotices@ecmc.org	Dec 28 2022 23:56:00	US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448

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14255775	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 28 2022 23:56:00	US Dept of Ed/GLELSI, P.O. Box 7860, Madison, WI 53707-7860
14255774	+ Email/Text: edbknotices@ecmc.org	Dec 28 2022 23:56:00	US Dept. Of Education, 2505 S. Finley Rd, Lombard, IL 60148-4867
14255782	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 29 2022 00:00:07	Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
14278943	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 29 2022 00:00:07	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
14273476	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 29 2022 00:00:20	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14255785	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 29 2022 00:00:13	Wells Fargo Dealer Services, P.O. Box 1697, Winterville, NC 28590-1697

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14255771	##+	Cawley & Bergmann, LLC, 117 Kinderkamack Rd, Suite 201, River Edge, NJ 07661-1916
14255772	##+	Kramer, Maehrer, DPM, LLC, 2597 Schoenersille Rd, Suite 304, Bethlehem, PA 18017-7331

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
JEREMY MICHAEL BOLLES	on behalf of Joint Debtor Miranda Nicole Taylor lawoffice.jmbolles@gmail.com
JEREMY MICHAEL BOLLES	on behalf of Debtor Gwendolyn Anne Taylor lawoffice.jmbolles@gmail.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

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***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Gwendolyn Anne Taylor and Miranda
Nicole Taylor

Debtor(s)

Case No: 19-10138-pmm

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 12/28/22